

Personnel and employment

If you are interested in employment with the Missouri Department of Insurance, you may submit an unsolicited resume, call and request an official application or write to: Missouri Department of Insurance; Attention: Personnel Office; P.O. Box 690; Jefferson City, MO 65102-0690. The personnel office telephone number is (573) 751-6798 or (573) 526-4536 for hearing impaired.

Current employment opportunities are listed on the MDI Internet site — www.insurance.mo.gov.

MDI Director Scott B. Lakin

An appointee of Gov. Bob Holden, Scott B. Lakin became the 44th director of the Missouri Department of Insurance on March 15, 2001.



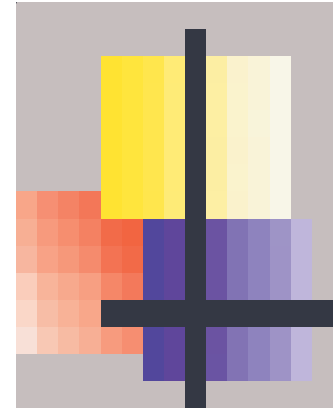
A four-term state representative, Lakin lead efforts to make health care and insurance more accessible and affordable for consumers, including Missouri's MC+ program for low-income children. During the late 1990s, Missouri registered one of the lowest uninsured rates in the nation.

While in the House, Lakin was named Legislator of the Year by the Missouri Association of Sheltered Workshop Managers; by the Missouri Community College Association; by the Missouri Hospital Association; and by the Missouri Association of Counties.

He also received the Excellent Health Care Legislation Award from the Missouri Nurses Association and the Advocate of the Year Award from the Associate Circuit Judges Association.

*Missouri Department of Insurance
P.O. Box 690
Jefferson City, MO 65102-0690*

Department Of Insurance



Missouri

Scott B. Lakin
Director

The Department of Insurance regulates the insurance industry in Missouri and provides consumer protection to the insurance-buying public.

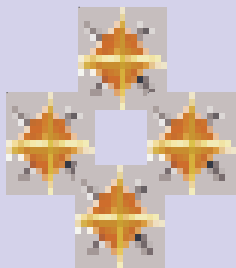
Missouri Department of Insurance

Missouri's Department of Insurance, established in 1869, oversees the financial solvency and market conduct of more than 1,838 insurance companies licensed to operate in the state. MDI also has authority over 11,146 insurance agencies and more than 101,000 "producers" (formerly agents and brokers).

MDI is based at the Truman State Office Building in Jefferson City with branch facilities in Kansas City and St. Louis. About 140 employees work in those offices while another 80 examiners are deployed to companies in the field.

Insurance plays an important role in Missouri's economy and state government funding. For 2002, total premium taxes certified were \$165.9 million compared to the 2001 collections of \$151.4 million. Of the insurers active in Missouri, 262 are domiciled here.

Four divisions operate within the department: Financial Regulation, Market Regulation, Consumer Affairs and Resource Administration.



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Financial Regulation

The Division of Financial Regulation conducts financial analyses and examinations of insurers to verify their financial ability to pay claims. The division also ensures that company operations comply with Missouri laws, and accepted insurance accounting practices. Financial examinations of 55 companies were concluded in 2002.

Sections within the division include financial examination, financial analysis, surplus lines and taxation.

Market Regulation

The Division of Market Regulation monitors the performance of insurers in the marketplace. Sections within the Division of Market Regulation include market conduct examination, life and health, managed care, property and casualty and statistics.

Market conduct examiners review insurers' operations including marketing, claims handling, policies and rates. Market conduct examinations of 49 insurers were concluded in 2002.

The life and health, managed care, and property and casualty sections review policy contracts, rules and rate filings. The Statistics Section analyzes and publishes industry trends and market data.

Consumer Affairs

The Division of Consumer Affairs assists the public in resolving complaints, providing information on insurance policies and investigating alleged acts of insurance fraud and misconduct.

Consumer affairs includes the consumer services and investigations sections. The division's St. Louis and Kansas City branch offices address consumer concerns in those metropolitan areas.

In 2002, the division responded to 61,742 inquiries and 5,716 complaints. The investigation section conducted 498 investigations involving producers and agencies. The division recovered \$10.3 million for consumers in 2002.

Consumers may call the MDI Consumer Hotline at 1-800-726-7390, the Kansas City branch at (816) 889-2381 and the St. Louis branch at (314) 340-6830. Consumers can obtain extensive information and/or file a complaint at the MDI website, www.insurance.mo.gov, which also provides services to insurers and agents.